

Appeal	The action you can take if you disagree with a coverage or payment decision by your health plan.
Co-insurance	An amount you may be required to pay as your share of the cost for services after you pay any deductibles.
Copayment	An amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor's visit, hospital outpatient visit, or prescription drug. A copayment is usually a set amount, rather than a percentage.
Deductible	The amount you owe for health care services your health insurance or plan covers before your health insurance or plan begins to pay.
Emergency Services	Evaluation of an illness, injury, symptom, or condition so serious that a reasonable person would seek care right away and treatment to keep the condition from getting worse.

Excluded Services	Health care services that your health coverage or plan doesn't pay for.
Explanation of Benefits (or EOB)	A summary of health care charges that your insurance company sends you after you see a provider or get a service. It is not a bill. It is a record of the health care you or individuals covered on your policy got and how much your provider is charging your insurance company.
Formulary	A list of prescription drugs covered by a prescription drug plan or another insurance plan offering prescription drug benefits. Also called a drug list.
Hospital Outpatient Care	Care in a hospital that usually doesn't require an overnight stay.
In-network Co-insurance	The percent (for example, 20%) you pay of the allowed amount for covered health care services to providers who contract with your health insurance or plan.

<p>In-network Copayment</p>	<p>A fixed amount (for example, \$15) you pay for covered health care services to providers who contract with your health insurance or plan.</p>
<p>Network (also referred to as in-network)</p>	<p>The facilities, providers, and suppliers your health insurer or plan has contracted with to provide health care services.</p>
<p>Out-of-network</p>	<p>A provider who doesn't have a contract with your health insurer or plan to provide services to you. You'll pay more to use them.</p>
<p>MedlinePlus</p>	<p>An online resource you can use to locate trusted health information on almost 1,000 health topics including health insurance.</p> <p>https://medlineplus.gov/</p> <p>Developed by the National Library of Medicine</p>
<p>NIHSeniorHealth</p>	<p>An online resource you can use to locate reliable health and wellness information for older adults.</p> <p>https://nihseniorhealth.gov/</p> <p>Developed by the National Institute on Aging and the National Library of Medicine</p>